

SERFF Tracking Number: METK-126368758 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43989
 Company Tracking Number: SPOUSAL CONTINUATION ENDORSEMENT - MET
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Spousal Continuation Endorsement
 Project Name/Number: Spousal Continuation Endorsement/ML-GMIB (2/10)-E

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Spousal Continuation SERFF Tr Num: METK-126368758 State: Arkansas

Endorsement

TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved- State Tr Num: 43989
 Variable Closed

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: SPOUSAL State Status: Approved-Closed
 CONTINUATION ENDORSEMENT
 - MET

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Karen Foley, Barry Sullivan, Sarah Neil

Date Submitted: 11/04/2009

Disposition Date: 11/06/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Spousal Continuation Endorsement

Status of Filing in Domicile: Not Filed

Project Number: ML-GMIB (2/10)-E

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/06/2009

Explanation for Other Group Market Type:

State Status Changed: 11/06/2009

Deemer Date:

Created By: Barry Sullivan

Submitted By: Barry Sullivan

Corresponding Filing Tracking Number:

Filing Description:

Please find attached for your review and approval form ML-GMIB (2/10)-E. This form is new and does not replace any previously approved forms.

The Spousal Continuation Endorsement is being filed to amend the Guaranteed Minimum Income Benefit (GMIB) Rider, form ML-560-4 (4/08), by adding a Spousal Continuation provision only when elected with the Guaranteed Minimum

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Death Benefit (GMDB) Rider, form ML-640-1 (4/08). This form will be attached to new issues and will be mailed to existing policyholders when both riders have been elected.

The only items that are bracketed in this endorsement are our company address and officer name, title and signature. These fields will reflect the current corporate address and the name and title of the currently authorized signing officer of Our Company. This form has no other variable material so we have not included a separate Statement of Variability. This form is submitted in final printed format and is subject to only minor modification in paper size and stock, ink, border, company logo, typographical errors, layout and adaptation to computer printing.

Please note that contract form series to which this form is attached are variable annuities, which are subject to federal jurisdiction and are therefore exempt from readability requirements.

Thank you for your review of this filing.

Company and Contact

Filing Contact Information

Sarah Neil, Contract Analyst sneil@metlife.com
501 Boylston Street 617-578-4252 [Phone]
Boston, MA 02116 617-578-5505 [FAX]

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
200 Park Avenue	Group Code: 241	Company Type: Life
New York, NY 10166	Group Name: MetLife Group	State ID Number:
(617) 578-2000 ext. [Phone]	FEIN Number: 13-5581829	

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation: Forms filed separately are \$20.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$20.00	11/04/2009	31783248

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/06/2009	11/06/2009

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Disposition

Disposition Date: 11/06/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Spousal Continuation Endorsement		Yes

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Form Schedule

Lead Form Number: ML-GMIB (2/10)-E

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ML-GMIB (2/10)-E	Policy/Cont Spousal Continuation Initial ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	ML-GMIB _2-10_-E.pdf

Metropolitan Life Insurance Company

[200 Park Avenue

New York, New York 10166]

SPOUSAL CONTINUATION ENDORSEMENT

As of the Issue Date, this Endorsement shall be attached to and form a part of the Contract. In the case of a conflict with any provisions of the Contract, including the Guaranteed Minimum Death Benefit (GMDB) Rider, the provisions of this rider will control.

A Spousal Continuation section is added to the Guaranteed Minimum Income Benefit Rider if the Guaranteed Minimum Income Benefit Rider is issued with the GMDB Rider as follows:

Spousal Continuation

If the Owner dies during the Accumulation Period and if the surviving spouse continues the Contract under the Spousal Continuation Option of the Contract, if the Income Base is greater than the Account Balance, the Account Balance under the continued Contract will be adjusted to an amount equal to the Income Base as of the date the death benefit is added to the Account Balance under the GMDB Rider. Any excess of the Income Base over the Account Balance will be allocated to each applicable Investment Division (and/or other account included by rider) in the ratio that the portion of the Account Balance in such Investment Division (and/or other account) bears to the total Account Balance.

In addition, if the Contract is continued under the Spousal Continuation Option, the Income Base will be the greater of (a) or (b):

- (a) Highest Anniversary Value under a Spousal Continuation: Under a spousal continuation of the Contract, we set this value equal to the Account Balance under the continued Contract as of the date it is adjusted for spousal continuation as described above. During each subsequent Contract Year, we increase this value by any Purchase Payments made and reduce it proportionately by the Percentage Reduction in Account Balance attributable to any partial withdrawals taken. On every subsequent Contract Anniversary prior to the Last Highest Anniversary Date (the continuing spouse's age would apply), we compare this value to the current Account Balance and we set the Highest Anniversary Value equal to the higher amount.
- (b) Annual Increase Amount under a Spousal Continuation: Under a spousal continuation we set the Annual Increase Amount equal to the Account Balance under the continued Contract as of the date it is adjusted for spousal continuation as described above. After that date, the Annual Increase Amount is equal to:
 - (i) the sum total of the Account Balance under the continued Contract as of the date it is adjusted for spousal continuation, as described above, and each Purchase Payment accumulated at the Annual Increase Accumulation Rate, prior to the Last Increase Date (the continuing spouse's age would apply), from that date and each Purchase Payment made after that date accumulated at the Annual Increase Accumulation Rate from the date such Purchase Payment is made; less
 - (ii) the sum total of each Withdrawal Adjustment for each partial withdrawal taken after the date the Account Balance is adjusted for spousal continuation, as described above, accumulated at the Annual Increase Accumulation Rate, prior to the Last Increase Date, from the date of withdrawal.

All other terms and provisions of the Contract are unchanged.

Metropolitan Life Insurance Company has caused this Rider to be signed by its [Secretary].

Jeffrey A. Welikson

[Secretary]

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not applicable to this filing.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not applicable to this filing.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	Not applicable to this filing.		
Comments:			